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The House Republican leadership recently announced plans to privatize Medicare for future retirees. Their plan restores the expensive "donut hole gap" in prescription coverage and undoes critical reforms to the worst abuses of the insurance industry. The government approved private plans seniors would be forced to buy would once again be allowed to discriminate against pre-existing conditions, age, sex and allow cancelation of your policy for trivial reasons, a practice called rescissions.

"Obamacare" was called "socialist" by the Republicans because uninsured individuals and small business would be allowed to purchase private insurance through an exchange regulated by the government. Ironically, the Republican leaders' privatization plan forces future seniors and disabled out of Medicare and requires them to purchase insurance plans approved by the government. If one of these approved private insurance companies allows a senior who had an illness or injury during their lifetime to purchase a policy, the premiums are likely to be sky high with only a fixed portion paid by the Medicare Trust Fund. The non-partisan Congressional Budget Office (CBO) found that a senior who pays 25% of their health care costs today would pay 68% of their health care costs under the Republican privatization plan. What middle-class American can afford more financial burdens in retirement no matter how prudent they've been? Very few. Health care costs are rising across the whole industry, not just Medicare. Reallocating costs onto seniors does not solve the problem of rising health care costs; it just shifts the problem and burdens seniors.

The Republican privatization plan repeals the ground breaking consumer protections that blocked the insurance industry from both discrimination based on preexisting conditions and canceling policies when people get sick. If Republican leadership succeeds in making Medicare privatization a reality, these common abuses will return. Try buying an affordable health insurance policy today in the individual market if you're 55 years old and you've been sick, fought cancer, or overcome an accident.

Do Republican leaders really believe that seniors, at their age and with their preexisting conditions, are going to be able to purchase a private insurance policy resembling anything like what they get out of Medicare today? I doubt they do because they know the health insurance industry is exempt from anti-trust law. The industry has proved they can and do collude to drive

up prices and discriminate against people for a host of conditions to protect their bottom line. Over the last 10 years premiums for people who buy health insurance have doubled in Oregon, a result mirrored around the country. These are the same companies that the Republicans say will bring "market discipline" to healthcare. If a 100 percent increase in premiums over ten years is "market discipline," most seniors will soon be priced out of their policies and become uninsured.

This should not come as a surprise. The last time the Republican leadership "reformed" Medicare through the private insurance industry, they created Medicare Part D. That cost over half a trillion dollars, all of it from borrowed money. Despite this cost, it included a massive donut hole in coverage forcing seniors with significant pharmaceutical needs to pay thousands of dollars. "Obamacare" began to close this donut hole gap, but the Republican budget fully restores the gap, forcing seniors to pay more for their prescription drugs. The Republican budget also keeps the \$135 billion in Medicare Advantage cuts in "Obamacare," the very same cuts Republicans highlighted to accuse Democrats of "cutting Medicare." This is the new Republican world where ideology trumps fact and it's better to give taxpayer money to the insurance companies than to continue a comprehensive Medicare program which assures seniors they can afford essential medical care.

The Republican privatization plan is obviously not a real solution to bring Medicare costs down. Medicare is a public insurance program with incredibly low administrative costs and no shareholders demanding bigger profits. But Medicare does suffer from the rapid increase in health care costs that is affecting all health insurance. The Medicare Trust Fund will run deficits in about a decade. That's a problem we must address. This is in part why Democrats passed "Obamacare," which contains major reforms to help drive down healthcare costs. Costs are driven by high volume medical procedures, and instead should be driven by success in getting patients healthy. Getting patients better care at less cost means reducing unnecessary medical procedures and preventable hospital readmissions. Medicare is not the problem and privatizing it solves nothing. Our nation would be a lot healthier if ideologies were set aside and we focused on the real flaws in our health care system.